

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** Kang Y. Lee et al.                      **Examiner:** Michael R. Zecher  
**Serial No:** 10/053,303                      **Art Unit:** 3691  
**Filed:** November 7, 2001                      **Docket:** JP920000395US1 (20748)  
**For:** SYSTEM AND METHOD FOR PERFORMING PERSONAL  
FINANCE MANAGEMENT USING THE INTERNET  
**Confirmation No:** 5802                      **Dated:** April 29, 2009

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. §1.111**

Sir:

This reply responds to the Office Action mailed January 29, 2009. Please reconsider the claims in the application in view of the remarks set forth below.

Listing of claims begins on page 2 of this paper.


Remarks begin on page 9 of this paper.

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**CERTIFICATION OF ELECTRONIC TRANSMISSION**

I hereby certify that this paper is being electronically transmitted to the Patent and Trademark Office on the date shown below.

Dated: April 29, 2009

  
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Eunhee Park